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ABSTRACT

Results of a spring 1983 survey of the sources and amounts of income, the expenditures, and the background characteristics of Arizona postsecondary students are presented. Survey questionnaires were sent to 4,821 randomly selected students at 36 schools, and 1,694 usable responses were obtained. The responses were cross-analyzed by four institutional categories: public universities, private colleges, community colleges, and proprietary schools. It was found that most of the respondents were 18-23 years old, but community colleges and proprietary schools had substantial proportions of older students. Only 57 percent of the community college students had received financial aid, but this percentage rose to 64 percent at the public university, to 81 percent at the proprietary school, and to a high of 88 percent at the private college. Of the aid funds, loans were most important, followed by grants and then scholarships and fellowships, Social Security, and Veterans Administration benefits. Total average expenses ranged from about $6,000 at the community college to over $11,000 at the private college. Room and board, which exceeded $3,500 for every school category, accounted for the bulk of the living expenses. A sample questionnaire is appended. (SW)

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Income and Expenditures of Arizona Postsecondary Students

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INTRODUCTION

During the early 1980s, postsecondary education in Arizona reached new plateaus of development, diversification, and growth in number of programs and students. The state's three universities enrolled a total of 81,726 students by fall, 1983, and the state's community colleges topped 120,000 students enrolled in the same semester. Private colleges, particularly proprietary schools offering in aggregate a wide variety of programs in almost every conceivable field, also burgeoned in the late 1970s and early 1980s.

Arizona has traditionally invested heavily in its support of publicly-controlled colleges and universities, and is expected to continue to do so through the current decade. However, a variety of factors and conditions in the early 1980s caused policy makers to seek more information about higher education, including how students finance their education. More specifically, the state political leadership became concerned about maintaining the pace of support for higher education in view of the continued economic recession in key economic sectors, competing critical needs from the state's welfare and penal systems, disastrous losses of crops, property, roads and bridges due to floods, and threatened drastic cutbacks in federal support for student financial aid.

In 1982 and the early months of 1983, the Arizona Academy, an influential voluntary group of citizens interested in improving the state's economy and quality of life, studied many facets of postsecondary education. Recommendations developed from the studies were discussed in a four-day session in April, 1983, at the 42nd Arizona Town Hall on the subject of "Arizona Postsecondary Education in the Eighties." Many of the recommendations dealt with financing, and discussion focused on such topics as the Arizona Constitution's mandate that state postsecondary education be provided "as nearly free as possible," the share of costs appropriate for students, and financial aid to students. Researchers commissioned by the Academy acknowledged that there was insufficient data on these and related topics.

Concurrent with the Academy's studies, R. Ross Erbschloe, executive director of the Arizona Commission for Postsecondary Education (ACPE), and Vincent Roig, executive director of the Arizona Educational Loan Program (AELP), learned while attending the 1982 spring conference of the National Council of Higher Education Loan Programs (NCHELP) that the New York State Higher Education Services Corporation was conducting a survey of income and expenditures of that state's postsecondary students. They suggested to a number of Arizona higher education policy makers and executives that planning for Arizona postsecondary education would benefit from a similar study. Receiving strong encouragement from these sources, these directors decided to commit partial funding from their respective agencies for such a study and to seek additional support from other appropriate agencies and organizations. Consequently, funding support for this study has also been provided by the Arizona Association of Student Financial Aid Administrators, Arizona Board of Regents (Arizona State University, Northern Arizona University, and the University of Arizona), Arizona Educational Loan Marketing Corporation, and Manufacturers Hanover Trust Company. Additional support (nonfinancial) was obtained from the following survey sponsors: Arizona Private School Association, Arizona Students Association, State Board of Directors for Community Colleges of Arizona, and the State Board of Private Technical and Business Schools. Special thanks are due The American College Testing Program, Iowa City, Iowa, for printing and distributing this report to many institutions, agencies, and executives in the postsecondary education community and elsewhere.

CHAPTER 1

BACKGROUND, DEVELOPMENT, AND ADMINISTRATION OF THE STUDY

This is the first of several planned reports which will be based on a major study concerning students who are attending postsecondary schools in Arizona. It presents salient results of the analysis of responses to a survey questionnaire which was sent to 4,821 students at 36 Arizona postsecondary schools in the spring of 1983.

Specifically, this descriptive report presents information concerning student demographic data, student attitudes, their sources of funds, and major expenditure items cross-analyzed by four postsecondary school categories (public universities, private colleges, community colleges, and proprietary schools). The text portion contains discussions of the more prominent findings displayed in accompanying tables.

Follow-on reports will consider the student responses in terms of such other parameters as parental income, age, sex, marital status, and full-time or part-time attendance. Plans call for the composite of these reports to be published as a complete study later in 1984. The present report was given first priority because it was believed that comparisons of student income according to type of postsecondary institution is probably the most useful type of analysis for educational planning.

The Purpose of the Study

The sponsors of the study wished to take a fresh look at today's Arizona postsecondary students to learn more about them in three broad areas:

1. Their characteristics,
2. How and where they obtain the money they need to pay for their educations, and
3. What they must spend that money for while they are going to school.

The survey results will be widely distributed to Arizona's postsecondary schools, state agencies, the legislature, and other interested organizations.

A number of these data items are being surveyed for the first time in this study. This, plus the recentness of the data, will enable a wide variety of schools, agencies, and organizations which have an interest in postsecondary education to have a valuable additional source of planning information. The sponsors believe that this will benefit the state's postsecondary schools, the students who attend them, and the agencies, organizations, and public who support them.

Review of Background Issues and Research Literature

Historically, Arizona has selected the "brick and mortar" method over student financial aid for the purpose of providing wide access to postsecondary education. That is, the state has chosen to establish and expand a university in each of the three largest population centers, and to support an even more widespread system of open-door community colleges within commuting distance of all but a small proportion of the state's population. Costs to the student have been kept low in these institutions. On the other hand, no state grant, loan, or scholarship agency has been established, and the state's involvement and investment in federal student aid has been kept to a minimum. In addition to this choice of providing access, the state has maintained a laissez-faire approach to privately-controlled colleges, and has chosen to neither financially support nor coordinate or closely regulate such institutions as many other states have done.

These strategies have not required extensive research on student financial characteristics, and there is at present no compelling reason to assume that significant changes are imminent or even in the planning stages. Nonetheless, the fact that the state does

sponsor a large guaranteed loan program and matches funds in a small federal grant program suggests that baseline information would be useful to monitor future trends.

In addition, the economic factors and conditions mentioned in the Introduction indicate that it would be prudent to have pertinent data continually available. In particular, the significant cutbacks in student aid by the federal government in 1981, and the subsequent threat of further cuts and elimination of whole programs threatened to affect Arizona postsecondary education critically as the decade began. Even though Arizona's investment in state-funded student aid has been small, the student population has become heavily involved in federal grant, loan, and work-study programs. In this respect, Arizona participates in a national trend. "Student financial aid provides a large proportion of the tuition and fees that support the operating budgets of nearly all colleges and universities today, both public and private. Over half of all students in higher education today rely on one or more forms of financial aid at some time during their academic career" (Fenske and Huff, 1983, p. 372.).

The most useful comprehensive study of major student aid in Arizona is *Financial Aid for Students at Arizona's Postsecondary Educational Institutions, 1972-1981* by Ross Erbschloe, published in 1982. The nine-year span surveyed in this report delineates important trends in enrollment, number of awards, and dollars awarded to students in the various institutional categories. For example, the data showed that total enrollment (all categories combined) increased from 123,009 in the 1972-73 academic year to 214,107 in 1980-81. Of this total, public universities increased from 62,487 to 80,882; private college enrollment grew from 1,689 to just over 5,000; proprietary schools grew from 4,508 to 14,089, and public community college enrollments burgeoned from 53,843 to over 112,000 in the same period (p. 3).

Impressive as this growth in number of students is, the mushrooming of student aid is truly dramatic. In 1972-73 a total of 35,735 financial aid awards were made to students. Nine years later this number increased to 120,433. The growth in dollars awarded was even more substantial. A six-fold increase was recorded, from $23,335,213 in 1972-73 to $138,972,015 in 1980-81 (p. 4.) Reports such as this are useful to track trends in summary figures of students enrolled, number of awards made in the different programs, and dollars disbursed. However, data currently do not exist on the characteristics of students awarded aid compared with those who are not, how aid affects other sources of income and student's expenditure patterns, and how all of these vary among the different types of institutions.

It should also be pointed out that summative (for example, end-of-year) data can give a mistaken impression of precision for the status during the year being summarized. Hypothetically, one could derive the proportion of Arizona students who receive financial aid by subtracting the total number of aid recipients at any given point in time from the total enrollment at all institutions at that same point in time. But such a proportion would be most elusive since it would be a product of two extremely rough estimates. For example, at any given point in time the status of many aid applicants for the many uncoordinated, overlapping programs are in the limbo of processing, appeal, and/or notification. There is no central "clearinghouse" of statewide student aid, nor is one very plausible even in theory because of the uncoordinated nature of the many federal, state, institutional and private programs. Even on a single university campus, for example, it is quite difficult for the single centralized student aid office to know of all of the many tuition and fee waivers, scholarships, grants and loans awarded by various departments and colleges in the university. And numerous extra-institutional awards to the university's students by individuals, clubs, corporations, and other sources are similarly unknown. The concept of statewide total enrollment at any given point in time is likewise an abstraction rather than a precise number. Many institutions have open or "rolling" enrollment where a large number of students are continually being admitted to programs. Most proprietary schools have programs that can be completed in less than the traditional academic year. In terms of "disenrolling" many students are casual about notifying the colleges that they have decided to attend no longer.

All of this is not to say that usable estimates of the proportion that aid recipients are of total enrollment are not possible. One could sample the officially enrolled student population and determine directly from them how many were, are, or anticipate being aid recipients. This is essentially the approach taken by the study described in this report. Data have also been collected on student and institutional characteristics, student's sources and amounts of income, and their expenditures during a portion of their postsecondary educational career.

Income and expenditure data are especially relevant to student aid since most aid dollars derive from need-based federal programs. The concept of financial need

is basically simple and can be defined "as the difference between the cost of education at the institution the student wishes to attend and the amount of money a student and his or her family can reasonably make available . . ." (The College Board, 1983, p. 3). Thus, need exists if the cost is greater than the ability to pay.

Generally, ability to pay has been determined much more methodically than educational costs. (See Case, 1983, ACT, 1981, and the College Board, 1983, for comprehensive, lucid descriptions of the theory and practice of need analysis.) In the present study, the family's ability to pay and actual contributions are but one of several sources of income examined.

Cost of education has often been designated as total expenses incurred by the student while attending the postsecondary school of his or her choice. Obviously, these costs can, and do, vary widely according to the student's own life-style (personal and entertainment expenses), the geographic location of the college (urban areas in the northeast are much more expensive than southern rural areas), and the direct costs of the educational program. In regard to the last item, an illustration may be taken from the 1980-81 *College Cost Book* published by The College Board. This publication lists various costs of 3,200 institutions by state and indicates the following consecutive amounts for tuition and fees for the following four California colleges: Southwestern College, $0; Stanford University, $6,285; Studio Seven Fashion Career College, $2,782; Taft College, $0. Lesser, but still substantial, differences are shown among the 3,200 institutions for the remaining cost categories of books and supplies, room and board, transportation, and "other" expenses.

Each institution that participates in federal need-based student aid programs develops its own estimate of these costs so that the total can be calculated in relation to the student's and his or her family's ability to pay. In 1977 the National Association of Student Financial Aid Administrators published *A Handbook for Use in the Preparation of Student Expense Budgets*, edited by Robert B. Clark. Widespread use of this book has helped to standardize the estimates of college expenses over time and across geographic regions.

Relatively few research studies have been done over years, however, which compare the expenditures of students with their sources and amount of income. In the late 1960s the junior author of the present report designed and administered a study of income and expenditures of students in the University of Minnesota system (Stecklein, Fenske, and Huang, 1967). The study found a strong relationship between level of family income and amount of expenditures for discretionary items such as clothing, various personal expenses, and vacation expenses.

The Illinois State Scholarship Commission surveyed the recipients of its monetary awards four times over the 10-year period from 1967-68 through 1977-78. In an article entitled, "Trends in Meeting College Costs Over the Past Ten Years," the researchers (Boyd, Fenske, and Maxey, 1978) compared the sources of income of the recipients according to attendance at public or private institutions, sex, commuter versus resident status, class level, and academic ability. The source of income that changed the most over this period was the rapid increase in federal student aid as a significant component of the student's income. Due to the escalating costs of Illinois private colleges, this source became more critical in maintaining enrollment levels at these institutions. One year later, the same team of researchers reported their analysis of the spending patterns of the same group of monetary award recipients over the same 10-year period (Maxey, Fenske, and Boyd, 1979). They found that of all the expenditure comparisons made among the subgroups included in this report, the sharpest distinction was in tuition and fees between public and private institutions. Furthermore, this distinction seemed associated between spending patterns and the background characteristics of students; for example, student expenses differed by family income.

The Maxey, Fenske, and Boyd article also noted that in 1979 "no survey of student expenditures which had a statewide purview had recently been conducted and reported" (p. 25). The authors of the present report were also unable to locate statewide surveys of student income and expenditures published between 1979 and August, 1983, the date of release of the report describing the New York study mentioned in the Introduction. The full title of the New York report is *Utilization of Financial Aid and Family Resources in Meeting College Costs* (New York State Higher Education Services Corporation, 1983). As mentioned earlier, the research design, questionnaire, and types of analysis were used as a model to a considerable extent for the present study. Comparisons of main findings between the two studies are made later in this report. A study similar to both the New York and the present study is being conducted in the University of Wisconsin system during the 1983-84 academic year; however, findings were not available for comparison at the time of writing of the present report.

The Survey Methodology

The researchers, after a series of contacts with the many sponsors of the survey and evaluations of related surveys taken in other states, developed a comprehensive draft questionnaire form. The questions were designed to meet the objectives of the survey, and, also, to allow for compatibility with the New York and Wisconsin surveys.

This questionnaire form was tested in February, 1983, at three schools: Arizona State University, Glendale Community College, and Arizona Tech (now Miller Institute), a large Phoenix proprietary school. At Arizona State and Glendale Community College, 100 questionnaires were mailed to a random sample list which was provided by the school. The director at Arizona Tech provided a random sample list of 25 students and one of the researchers administered the questionnaire form to them at a special meeting held at the school.

When the responses had been returned, the researchers conducted an item by item evaluation of the questions. As a result, a number of questions were revised to make their meaning more clear. The order of the questions was also considered and several alterations were made. From these evaluations a new questionnaire form was produced.

The highest response rate was obtained from the students at Arizona Tech where the questionnaire form was personally administered by one of the researchers. Even though this is the most desirable method to conduct a survey, the researchers opted for a mailed form with mailed responses. This was because of the number of schools which would be involved in the full survey and, also, the time constraints imposed by the upcoming end of the academic periods at a large majority of these schools.

The revised questionnaire form was then sent to Dr. Harry Sharp at the University of Wisconsin. Dr. Sharp, a nationally recognized expert in survey questionnaire form design, made several valuable suggestions to improve overall layout, order, and the clarity of individual questions. Concurrently, the schools which would participate in the full survey were asked to provide random sample lists of students selected to receive the questionnaires.

In early April, 1983, the survey questionnaire forms, together with a cover letter and a stamped, addressed return envelope, were mailed to 4,821 randomly selected students at 36 participating schools. Copies of the letter and the questionnaire form are included in the Appendix of this report. The numbers sent and the response rates, by school categories, are given in Table 1. Of the 1,706 responses which were received, a total of 1,694 were usable.

It should be noted that three of the four school categories (public universities, private colleges, and community colleges) contained all of the appropriate institutions listed in the comprehensive 1983 edition of *Education After High School in Arizona*, a directory of

TABLE 1

Arizona Postsecondary Students Survey Questionnaire Forms: Number Sent, Responses Received, and Response Percentages by School Category

	Public University	Private College	Community College	Proprietary School	Totals
No. of schools	3	3	16	14	36
No. of forms sent	1,820	160	1,946	895	4,821
No. of responses received	736	59	621	271	1,706
% of response each category	38.3	36.9	31.9	30.9	35.4
% of total responses	43.4	3.5	36.7	16.4	100.0

the state's postsecondary educational opportunities compiled and published by the Arizona Commission for Postsecondary Education. Proprietary schools, the fourth category, were sampled because of their large number and the attendant logistical difficulties in obtaining valid sample lists of students, their names and current addresses, to include in the study. Every effort was made by the researchers to represent in the sample accredited proprietary schools of varying types and size across the state who met eligibility requirements for federal student aid programs.

The data from these responses were then coded and entered on magnetic tape. From this a number of computer runs were made at Arizona State University using the Statistical Analysis System (SAS) program capabilities. This exceptionally flexible program allowed the researchers to obtain a wide variety of straight listings of data responses as well as two-way comparisons using a number of different data items as base parameters. Furthermore, the computer provided the frequency, the percentage of the total table responses, and the column and row percentages for each cell in each table. This was very useful since the number of student responses varied considerably from one question to another.

With these data the researchers began the analysis. The results are described in the remainder of this report under general headings of student characteristics (Chapter 2), income (Chapter 3), and expenses (Chapter 4). A concluding chapter provides an overview of salient findings, conclusions, and recommendations.

CHAPTER 2

STUDENT CHARACTERISTICS

The characteristics of the students who attended Arizona's postsecondary schools were a major item of interest to the survey sponsors. In this chapter we look at the age distribution, state of residence, marital status, ethnic background, and parental income for each of the four school categories. We also include two closely related attitude items: factors the students considered in selecting their present school, and the type of school they would most prefer to attend.

Age. A total of 1,683 students reported their age. Although one student reported age 15 and one gave 93 years, the age distribution of the remaining 1,681 ranged from 17 to 65. Well over half (58.2%) of the students were of the traditional undergraduate age range (18-23) and a total of 81% were under 30 years of age. Table 2 presents a clearer picture of student age groups compared by category of school they attended.

TABLE 2

Arizona Postsecondary Students
Age Groups by School Category

Age Group	Public University	Private College	Community College	Proprietary School	Total
Under 18					
No.	2	-0-	8	1	11
%	0.3	-0-	1.3	0.4	0.7
18-23					
No.	457	45	317	160	979
%	62.3	76.3	51.6	57.8	58.2
24-29					
No.	181	13	125	59	378
%	24.7	22.0	20.3	21.3	22.5
30-35					
No.	54	-0-	75	26	155
%	7.3	-0-	12.2	9.4	9.2
36-40					
No.	22	1	28	13	64
%	3.0	1.7	4.7	4.7	3.8
Over 40					
No.	17	-0-	61	18	96
%	2.4	-0-	9.9	6.4	5.7
Total					
No.	733	59	614	277	1,683
%	100.0	100.0	100.0	100.0	100.0

The private colleges (four-year and above) correspond more closely to the traditional 18-23-year-old student pattern with over 76% in that age group. Almost 9 of 10 students at the public universities are less than 30 with over 60% in the traditional 18-23 age group.

The community colleges and the proprietary schools, however, showed a greater spread, with 27% and 20% respectively of their students reporting ages over 30. In fact about 10% of the community college students reported that they were older than 40.

State of residence. As expected, the vast majority of the students (85%) listed Arizona as their state of residence. Four percent listed California and 9% claimed residence in the other western states. Only 1.3% reported that their residence was in the Northeast and less than 1% claimed homes in the South or the Midwest.

This pattern was closely reflected by the public universities. Again, as expected, the community colleges had the least diversity with almost 97% of their students claiming Arizona as their state of residence. The private colleges and the proprietary schools had the greatest proportions of out-of-state students with 37% and 24% respectively. Of the overall total of 257 students who did migrate to Arizona schools, 217 (84%) came from a western state. Only 40 of 1,687 students listed residences in the Northeast, Midwest, or South.

Marital status. More than three out of every four students responded that they were single. The percentages of unmarried students were highest at the public universities (84%) and the private colleges (80%). As would be expected from the age distributions by school category just described, the community colleges and the proprietary schools had the lowest proportion of single persons, 70 and 72 percent, respectively.

Ethnic background. As shown in Table 3, 80% of all students identified themselves as Caucasian, while 8% were Hispanic, and 4% Native American. Asians, Blacks, and "Other" accounted for the remainder.

The types of schools attended varied considerably among the ethnic groups. The public universities and private colleges had higher percentages of Caucasians attending (87.3 and 82.5, respectively) than was the case for the community colleges (75.9%) and proprietary schools (72.2%). This dichotomy was reversed for minority groups. Except for Asians, the community colleges and proprietary schools typically had at least double the percentage of minority students than was the case for the public universities and for private colleges. One half of the Hispanic students selected the public community colleges, with 29% at the public universities and 20% at proprietary schools. The Native American and Black students had similar patterns with more than half going to community colleges. One fourth of the Native American and 20% of the Black students attended proprietary schools and both groups had 20% who attended the public universities. Each ethnic group had a small number of students who were attending the private colleges, but none exceeded 6% of the group total.

Parental income. A total of 1,329 of the 1,694 usable responses included information on parental income. The results were some of the most interesting and revealing of the study. Seven income categories were used, and the breakdowns by institutional category are given in Table 4.

The distribution of the total number of students (bottom horizontal totals) shows a fairly flat, but relatively normal sequence across the income categories. Approximately 40% had parental incomes of less than $20,000, 37% between $20,000 and $40,000, and the remaining 23% above $40,000. However, there is a wide variance of parental incomes in the different institutional categories. If we look at the percentages of students at these different types of institutions who reported parental incomes less than $6,000, less than $20,000, and greater than $50,000 we find the distribution shown in Table 5.

This clearly shows that the students from the lowest income families chose to attend the community colleges and the proprietary schools while the students from families with higher incomes selected the public universities and the private colleges. The data in Table 6 provide greater clarity by showing parental incomes in terms of ethnic background.

These data are consistent with the earlier discussion of the ethnic distribution of students at the various school categories and show most vividly that economics is a major factor in determining which type of school a student chooses to attend.

This pattern was further supported by the responses to two attitude questions which students were asked.

Importance of 10 considerations in student's choice of school. First the students were asked to rate each of 10 considerations used by researchers to determine what factors influence students in their choice of

TABLE 3

Arizona Postsecondary Students
Ethnic Background by School Category

Ethnic Background	Public University	Private College	Community College	Proprietary School	Total
Native American					
No.	13	2	35	18	68
%	1.8	3.5	5.7	6.6	4.1
Asian					
No.	17	2	14	3	36
%	2.3	3.5	2.3	1.1	2.1
Black					
No.	9	1	25	9	44
%	1.2	1.7	4.1	3.3	2.6
Caucasian					
No.	642	47	464	197	1,350
%	87.3	82.5	75.9	72.2	80.6
Hispanic					
No.	38	2	66	27	133
%	5.2	3.5	10.8	9.9	7.9
Other					
No.	16	3	7	19	45
%	2.2	5.3	1.2	6.9	2.7
Total					
No.	735	57	611	273	1,676
%	100.0	100.9	100.0	100.0	100.0

school to attend. A scale from 1 (not important) to 5 (very important) was used. The results, shown in Table 7, are given for an overall composite for all schools surveyed, and also for the four categories of schools. The data are ranked from the consideration with the highest number of combined 4 (important) and 5 (very important) responses to the consideration which had the lowest combined 4 and 5 responses. This combination was chosen to most accurately reflect those considerations which strongly influenced the students in their school selection process.

Overall, "academic programs" was the primary consideration of most students. "Affordability" was also quite important and almost two-thirds wanted to go to a school "in Arizona." "Financial aid" was important to a little over half of the respondents, and almost the same percentage wanted to stay "close to home." "Prestige of the school" and the "length of the program" were slightly less important. The quality of "student life," whether "another family member had attended" the school, and "religion" were three considerations which had very little influence on how Arizona's students picked their school. The table columns which give further details for the four school categories show some variations from the overall rankings. With one minor permutation of "prestige of the school" and "length of program," the public universities followed the overall pattern exactly.

TABLE 4

Arizona Postsecondary Students
Parental Income by School Category

Parental Income	Public University	Private College	Community College	Proprietary School	Total
Less than $6,000					
No.	25	1	64	31	121
%	4.0	1.9	14.1	15.1	9.1
$6,000-12,000					
No.	48	4	68	32	152
%	7.8	7.7	15.0	15.6	11.4
$12,000-20,000					
No.	104	9	85	49	247
%	16.8	17.3	18.7	23.9	18.6
$20,000-30,000					
No.	118	19	110	41	288
%	19.1	36.5	24.2	20.0	21.7
$30,000-40,000					
No.	110	10	61	28	209
%	17.8	19.2	13.5	13.7	15.7
$40,000-50,000					
No.	90	2	30	11	133
%	14.6	3.9	6.6	5.4	10.0
More than $50,000					
No.	123	7	36	13	179
%	19.9	13.5	7.9	6.3	13.5
Total					
No.	618	52	454	205	1,329
%	100.0	100.0	100.0	100.0	100.0

For the private colleges the "academic program" had, by far, the highest influence on student selection. This was followed by strong responses for "prestige of the school," and "length of program." "Financial aid available" was also an important consideration for more than two out of three students and is evidently in recognition of the private college's higher cost. It is interesting to note that "affordability" was only important to one out of three private college respondents. Whether the private school was "in Arizona" or "close to home" was not especially important to these students, and they followed the overall pattern on the minor importance of the low three considerations. They did, however, have a somewhat higher concern for the consideration "religion." This concern probably reflects the fact that one of the three colleges has a strong religious orientation.

Considerations related to costs were of highest importance for the community college students. These were

TABLE 5

Arizona Postsecondary Students
Comparison of Aggregates of Parental Income by School Category

Parental Income	Public University	Private College	Community College	Proprietary School
Less than $6,000	4%	2%	14%	15%
Less than $20,000	29%	27%	48%	55%
More than $50,000	20%	13%	8%	6%

TABLE 6

Arizona Postsecondary Students
Comparison of Aggregates of Ethnic Group by School Category

Parental Income	Native American	Black	Hispanic	Asian	Caucasian
Less than $6,000	40%	28%	16%	8%	6%
Less than $20,000	69%	62%	56%	48%	34%
More than $50,000	2%	0%	7%	16%	15%

reflected in the fact that 8 of 10 rated "affordability" as highly important, followed closely by "in Arizona," and "close to home," which tied "academic program" at 68%. Less than half of the students, however, considered the availability of "financial aid" to be important. It can be noted that the low educational costs of the community college and the fact that a high proportion of students are employed causes many students to be below the eligibility levels for some student aid programs.

The highest proportion of proprietary school students also rated the "academic program" as their most important consideration. However, they rated "financial aid availability" second, only one point behind at 84%. Their next highest responses were for the "length of program" and the "prestige of the school" which were both listed as important by more than 7 of 10 students. Two thirds listed "affordable" and 58% preferred a school "in Arizona." Just under half of the students also wanted a school "close to home." The lowest considerations on the overall list were also low in importance to the proprietary students.

Another comparison which produced interesting results was the responses the different ethnic groups had for these 10 school selection considerations. They also show the importance of the economic aspects of attending a postsecondary school in Arizona. For example, the most important consideration for the Native American respondents was the "availability of financial aid." They had a tie for second between "affordability" and "academic programs." "Affordability" ranked highest for both Black (at 83%) and Asian (71%) students, while Hispanics also considered "affordability" most important (77%) with a school "located in Arizona" close behind (at 76%). Caucasian students were most interested in the "academic program" (78%); however, "affordability" was their second most important consideration (at 72%).

School preferences. The students in the survey were then asked, "If you could afford to attend any type of school you wanted to, what type would you attend, and would that school be in Arizona or not." The responses are summarized in Table 8.

TABLE 7

Arizona Postsecondary Students
The Importance of 10 Considerations in
Student Selection of the School Then Being Attended by School Category
(In percent of students who indicated that the consideration was important)

Rank Order of School Selection Consideration	Public University	Private College	Community College	Proprietary School	Total
1. Academic program	80%	93%	68%	68%	77%
2. Affordable	71%	34%	81%	65%	72%
3. In Arizona	59%	39%	75%	58%	64%
4. Financial aid available	43%	68%	46%	84%	52%
5. Close to home	41%	21%	68%	48%	51%
6. Prestige of the school	43%	80%	34%	72%	47%
7. Length of program	31%	74%	41%	76%	43%
8. Student life	21%	17%	12%	11%	16%
9. Other family member had attended	13%	12%	14%	6%	12%
10. Religion	3%	16%	6%	3%	5%

The high percentages of preference for their present schools shown by the public university, the private college, and the proprietary school students indicate that they are well pleased with their school selections. Public university students who would prefer to attend a different type of school almost all would rather go to a private college outside of Arizona. This was also true of the private colleges although the preference was not nearly so pronounced. The small percentage of proprietary school students who indicated they would like to go elsewhere had the strongest preference for an Arizona public university with a somewhat lower preference for a private college in another state.

The only students who did not indicate a high level of preference for their present school were those at the Arizona community colleges. In this group 51% said they would like to attend a four-year college of some type, with 30% stating a preference for an Arizona public university. This response pattern may reflect dissatisfaction to some extent; however, many respondents are simply signifying the "junior" or transfer nature of the programs which cause them to look beyond the community college for completion of the bachelor's degree.

TABLE 8

Arizona Postsecondary Students
Preferred Type of School by School Category

Type of School	Public University	Private College	Community College	Proprietary School
Present school				
No.	455	39	250	183
%	65.5	76.6	40.5	70.9
Arizona public university				
No.	—	2	186	27
%	—	3.9	30.1	10.5
Arizona private college				
No.	33	—	57	11
%	4.6	—	9.2	4.3
Arizona community college				
No.	1	-0-	—	8
%	0.1	-0-	—	3.1
Arizona proprietary school				
No.	6	2	37	—
%	1.0	3.9	6.0	—
Out-of-State public university				
No.	38	2	39	5
%	5.4	3.9	6.3	1.9
Out-of-State private college				
No.	156	4	39	16
%	22.4	7.8	6.3	6.2
Out-of-State community college				
No.	-0-	-0-	-0-	3
%	-0-	-0-	-0-	1.2
Out-of-State proprietary school				
No.	6	2	10	5
%	1.0	3.9	1.6	1.9
Total				
No.	695	51	618	258
%	100.0	100.0	100.0	100.0

Summary

The responses from the 1,694 Arizona students who participated in this survey provided some very interesting information about their characteristics, many of which were also analyzed according to their attendance in four types of schools: public universities, private colleges, community colleges, and proprietary schools. In several cases we also analyzed the data in terms of ethnic background and parental income levels. The following is a summary of the findings obtained.

Over 60% of all students were in the "traditional" 18 to 23-year age group. In fact, at the private colleges the percentage was 76%. Overall, under 30 years of age comprised more than 80% of all students. However, the proprietary schools and the community colleges had a higher proportion of their students over age 30. For example, 27% of community college students were over 30—in fact, 10% of them reported they were over age 40.

Most students listed Arizona as their home state. Overall, the percentage was 85%, but at the community college it was 97%. The remaining students most likely came from one of the other western states. Only about 3% of all students came from the Midwest, East, or South.

Three of every four students were single. This rose to over 80% at the four-year universities and colleges. The highest married student rate was 30% at the community colleges.

Caucasian students comprised the largest ethnic group with more than 8 of every 10 students. The next largest ethnic group was Hispanic with 8% of the students, followed by Native Americans (4%), and Blacks and Asians the remainder. Almost half of the Caucasians and the Asians attended the public universities, while the Hispanics, Blacks, and Native Americans each had more than 50% of their students attending community colleges and proprietary schools.

A major reason for this difference can be seen in the responses received for parental annual income. Half of the community college and proprietary students reported parental incomes of less than $20,000 (roughly 15% were less than $6,000), and only 8% and 6% respectively were greater than $50,000. These proportions compared very closely with those of the parental incomes of Native Americans (69% less than $20,000, 2% over $50,000), Blacks (62% below $20,000, none over $50,000), and Hispanics (56% below $20,000, 7% over $50,000). By contrast, parental incomes of 34% of the Caucasians were below $20,000, as were 48% of the Asians. Each of these ethnic groups had over 15% in the above $50,000 category.

In short, the Native Americans, Blacks, and Hispanics had the lowest parental income levels and they tended to go to community colleges and proprietary schools. The Caucasians and Asians had higher levels of parental income and their primary choices were for the four-year public universities and private colleges.

The importance of economic factors was also reflected in a question which asked the students to rate the importance, on a scale from 1 to 5 (low to high), of 10 commonly used school selection considerations. Overall, "academic program" received the highest percentage of 4 and 5 responses. This was largely influenced by the high proportion of Caucasian respondents who did rate this item most important. However, a more detailed analysis by ethnic group showed that Asians, Blacks, and Hispanics considered "affordability" to be most important, while Native Americans placed "availability of financial aid" first.

The students were then asked which type of school they would prefer to attend if they could afford to go to any school they wanted to. At the public universities, private colleges, and proprietary schools at least two of every three respondents indicated that they preferred the school they were then attending. Most of those who said they would rather attend a different school would have preferred an out-of-state private college.

The picture was quite different at the community colleges, however. Some 60% of these students would have preferred a four-year college, especially one in Arizona. We do not consider that to be an expression of dissatisfaction with their community college, but, rather, an expression of their motivation to obtain the highest level of education they can.

From the analysis of these characteristics of Arizona's postsecondary students, the strong and clear conclusion has to be that cost considerations are of primary interest and concern to them. The next two chapters will deal with the topics of where the students obtain their money to go to school, and what they have to spend the money for.

CHAPTER 3

ARIZONA STUDENTS' INCOME

The second maior area of interest of this study was to learn where Arizona students obtained the money they needed to pay for their educations. To satisfy this objective, the survey included a series of questions which dealt with what proportion of the students needed and were getting financial aid, specific sources of funds, and several questions regarding their particular educational financing attitudes. Information about the funding sources is given in the categories of self-help (which includes working), scholarships and grants, and loans. Private as well as federal sources are presented and, as in the previous chapter, each source is broken down by the four types of schools: public universities, private colleges, community colleges, and proprietary schools.

The study was designed to include students who were *not* receiving assistance from one of the standard financial aid programs, as well as those students who were. The data presented in this chapter were provided by both groups. However, the results point strongly to the fact that funds from financial aid programs are extremely important to a majority of Arizona's postsecondary students.

Table 9 shows the number and percentage of students who were receiving help through one or more of the financial aid programs.

The fact that almost two of every three students said they were receiving some form of financial aid is most significant. It reflects a trend which has been rising steadily over the past several years. The proportion of financial aid recipients at the low-cost community colleges is, as might be expected, the smallest of the four school categories. However, it is still almost 6 out of 10 students. The proprietary schools, with 8 of 10 students, and the private colleges, where almost 9 out of every 10 students are receiving financial aid, reflect the high costs of these types of institutions.

The students who responded that they were receiving financial aid were then asked: "Is some kind of financial aid necessary to allow you to attend your present school?" The responses are shown in Table 10. All but 4% of the proprietary school students answered "yes," while 88% of the private college students said they needed this financial assistance. The "yes" answers were also quite high at the public universities and the community colleges.

As a follow-up, the same students were then asked, "Is some kind of financial assistance necessary to allow you to attend any school at all?" In each category the "yes" responses were somewhat less than those shown in Table 10. However, as the data in Table 11 indicate, they were still strong in their expression of their need for financial help. In response to this question there were eight students who said they were not receiving aid who then responded that such aid was necessary for them to go to any school. How they might have handled their situation will be discussed at the end of this chapter when we summarize the responses to several attitude questions. First, however, we shall look at the three basic sources of funds for students: self help, scholarships and grants, and loans.

Self Help

This category of student educational financing includes money from parents and relatives, personal savings, working, college assistantships, and other college jobs. These are the types of funds which meet the requirement that the student and his or her family have the primary responsibility to pay to the best of their ability for the student's education. A common dollar scale is used in each of the following tables which give funding amounts for the various sources.

Parents' and relatives' support. There were 825 students who responded that they received funds from their parents or relatives. Their data are given in Table 12. Overall, 55% received less than $1,000, 69% less than $2,000, and almost 80% less than $3,000. At the public universities almost half received less than $1,000 and three-fourths less than $3,000. The major variance occurred at the community colleges where 80% of the students received less than $1,000 from parents and over 90% received under $3,000. At the higher cost private colleges and proprietary schools a smaller proportion of the students were in the $1-$1,000 category, but more were in the $1,000-$2,000 range. At these schools and at the public universities, approximately one of every four students who received help from home obtained more than $3,000 from this source.

TABLE 9

Arizona Postsecondary Students
Who Were Receiving Financial Aid by School Category

	Public University	Private College	Community College	Proprietary School	Total
Yes, now receiving aid					
No.	462	52	350	221	1,085
%	63.6	88.1	57.1	80.7	64.9
No, not now receiving aid					
No.	264	7	263	53	587
%	36.4	11.9	42.9	19.3	35.1
Total					
No.	726	59	613	274	1,672
%	100.0	100.0	100.0	100.0	100.0

TABLE 10

Arizona Postsecondary Students
Financial Aid Necessary to Allow
Attendance at Present School by School Category

Financial Aid Necessary	Public University	Private College	Community College	Proprietary School	Total
Yes					
No.	395	45	286	218	944
%	84.6	88.3	80.6	96.0	85.8
No					
No.	72	6	69	9	156
%	15.4	11.7	19.4	4.0	14.2
Total					
No.	467	51	355	227	1,100
%	100.0	100.0	100.0	100.0	100.0

TABLE 11

Arizona Postsecondary Students
Financial Assistance Necessary to Allow
Attendance at Any School by School Category

Financial Aid Necessary	Public University	Private College	Community College	Proprietary School	Total
Yes					
No.	308	29	274	183	794
%	66.1	56.9	78.1	81.3	72.6
No					
No.	158	22	77	42	299
%	33.9	43.1	21.9	18.7	27.4
Total					
No.	464	51	351	225	1,093
%	100.0	100.0	100.0	100.0	100.0

Personal savings. Less than 4 of every 10 respondents reported that personal savings accounted for a part of their income (Table 13). Of these, 73% had saved as much as $1,000 and an additional 13% had savings of up to $2,000. The community college students had the highest saving rate, followed by those from the public universities, the proprietary schools, and the private colleges in that order. An interesting fact was that 40 of the 625 respondents reported personal savings of more than $5,000.

Work. Almost 60% of the students indicated that they were working. Half of them worked half time (20 hours per week) or less, with the majority of this group falling in the 16-20 hour per week range (Table 14). The majority of the other half were distributed evenly between 20 and 40 hours per week, although 52 students claimed to be working more than 40 hours per week.

There is a considerable variation of the responses among the school categories. Most public university students tended to work up to half time (63%), with about one-third working as much as 40 hours per week. At the private colleges and proprietary schools, slightly more than one-third of the students worked half time or less, but 61% and 54% worked from 20 to 40 hours per week. About one-third (32.3%) of the community college students worked from 31 to 40 hours per week. Over 10% of the proprietary school students indicated that they were working more than 40 hours per week while they were attending school.

Table 15 presents the employment income information which 894 of the students provided. The survey instructions stated that responses to questions of this type were optional and, in this case, 102 of the students did not choose to reply. There did not seem to be any clear-cut pattern of incomes, except that the highest percentages of reported incomes were in the $3,000 to $5,000 range. There was also no great variance among school categories. The only unusual facts were the proportions of high incomes (above $10,000) at the community colleges and the proprietary schools, and these are probably related to the greater incidence of older-than-traditional-age students at these schools.

A college or university assistantship was a choice which was limited almost exclusively to the public universities and the private colleges. However, two community college and two proprietary school students reported income from this source in the $1-$1,000 range. None of the private college students had this type of income, but 47 public university students did. The highest number (16) were in the $5,000-$7,500 range. There was one with income above that amount and the remaining ones were distributed fairly evenly below the $5,000 level.

A small number of students (92) reported some income from other jobs at their college or school. This

information is given in Table 16. More than 70% of these were at the public universities and more than 80% of the incomes were under $2,000. There were 17 such jobs reported at the community colleges and almost 90% of those incomes were under $2,000. There were only nine incomes from campus jobs reported by the private colleges and the proprietary schools and, as with the other types of schools, the incomes were, with two exceptions, less than $2,000.

The final source of self help income was the federal College Work-Study (CWS) program available through the school financial aid office. In this program federal funds, partially matched by institutional funds, are used to pay students to work in a variety of jobs, mostly on the campus. Although this program is available at one or more schools in each category, it is concentrated at the public universities and the community colleges. As shown in Table 17, there were a total of 12 students who obtained more than $2,000, but less than $3,000 from this program in 1982-83. Overall, the CWS program involved only 8% of the students surveyed.

TABLE 12

Arizona Postsecondary Students
Income Obtained From Parents and Relatives by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	220	10	176	51	457
%	48.3	27.1	80.0	45.1	55.4
$1,001-2,000					
No.	60	11	14	25	110
%	13.2	29.7	6.4	22.1	13.3
$2,001-3,000					
No.	64	5	9	10	88
%	14.1	13.5	4.1	8.9	10.7
$3,001-5,000					
No.	69	5	9	13	96
%	15.2	13.5	4.1	11.5	11.6
$5,001-7,500					
No.	21	3	3	5	32
%	4.6	8.1	1.4	4.4	3.9
$7,501-10,000					
No.	9	2	4	7	22
%	2.0	5.4	1.8	6.2	2.7
Over $10,000+					
No.	12	1	5	2	20
%	2.6	2.7	2.2	1.8	2.4
Total					
No.	455	37	220	113	825
%	100.0	100.0	100.0	100.0	100.0

Scholarships and Grants

The sources of income just discussed are termed self help because they involve either direct support from parents or relatives, or some form of labor on the part of the student. Scholarships and grants which are based on merit or need are a second major source of financing for today's students. These are the most popular with students because they do not require work and they do not have to be repaid.

There were a number of private as well as federal programs in this category which provided funds to assist Arizona's students during the period of this survey. Each will be discussed briefly in the following paragraphs.

Scholarships or fellowships. In most cases these were funds provided by private donors or from the schools through endowment gifts or tuition waivers. Many were based on scholastic or athletic merit; however, most were awarded based upon the financial need of the student. Overall, 384 students reported funds of this type. Slightly less than 60% of the awards were

TABLE 13

Arizona Postsecondary Students
Income From Personal Savings by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	240	9	163	42	454
%	68.4	52.9	85.3	63.6	72.6
$1,001-2,000					
No.	55	4	15	10	84
%	15.7	23.5	7.9	15.2	13.4
$2,001-3,000					
No.	33	2	5	7	47
%	9.4	11.8	2.6	10.6	7.5
$3,001-5,000					
No.	10	2	3	5	20
%	2.8	11.8	1.6	7.6	3.2
$5,001-7,500					
No.	4	-0-	-0-	-0-	4
%	1.1	-0-	-0-	-0-	0.6
$7,501-10,000					
No.	6	-0-	1	1	8
%	1.7	-0-	0.5	1.5	1.3
Over $10,001+					
No.	3	-0-	4	1	8
%	0.9	-0-	2.0	1.5	1.0
Total					
No.	351	17	191	66	625
%	100.0	100.0	100.0	100.0	100.0

under $1,000 with another 17% in the $1,000 to $2,000 range (Table 18). Most of the awards were at the public universities. The community colleges had about half as many and there were a small number at the private colleges and the proprietary schools.

Pell Grants. This is the largest of the federal grant programs. All grants are based on financial need. In 1982-83 the maximum grants were $1,800; however, the award could not exceed one-half of the cost of the student's education as determined by the institution. As a result, as shown in Table 19, almost 9 of 10 community college, 70% of the private college, and 60% of the public university students received Pell Grants of less than $1,000 and the remainder obtained from $1,000 to $1,800. At the proprietary schools, which had the highest cost programs, approximately 6 of every 10 awards were above $1,000.

Supplemental Educational Opportunity Grants (SEOG). These federal grants may be as high as $2,000 per academic year. They are usually reserved for those students who demonstrate the greatest financial need. Because the funds which the U.S. De-

TABLE 14

Arizona Postsecondary Students Who Were Employed During 1982-83 by Number of Hours Worked Per Week and by School Category

Hours Per Week	Public University	Private College	Community College	Proprietary School	Total
5 Hours or Less					
No.	12	-0-	4	3	19
%	2.7	-0-	1.0	2.5	1.9
6-10 Hours					
No.	63	-0-	32	7	102
%	14.4	-0-	8.2	5.9	10.2
11-15 Hours					
No.	76	5	4	8	129
%	17.4	11.4	10.1	0.8	12.0
16-20 Hours					
No.	124	11	93	24	257
%	28.3	25.0	23.5	20.4	25.3
21-30 Hours					
No.	97	18	77	29	221
%	22.1	40.9	19.4	24.6	22.2
31-40 Hours					
No.	49	9	128	35	221
%	11.2	20.4	32.3	29.6	22.2
41 Hours +					
No.	17	1	22	12	52
%	3.9	2.3	5.6	10.2	5.2
Total					
No.	438	44	396	118	996
%	100.0	100.0	100.0	100.0	100.0

partment of Education can allocate to the campus financial aid officers are quite limited, these awards are usually small so that the campus aid officers can assist the largest number of students with greatest financial need. The data given in Table 20 reflect this. Except for the three awards given at the private colleges, more than 80% were less than $1,000. The SEOG funds were even more closely distributed at the proprietary schools where 93% of the awards were less than $1,000.

State Student Incentive Grants (SSIG). This small program provides grants up to $2,000 per year to needy Arizona students. Federal funds are allocated to the state and then matched equally by either a Legislative appropriation or by the participating institutions. A total of 42 students in this survey reported that they had received an SSIG award during 1982-83 (Table 21). As with SEOG, most financial aid officers distribute these funds very carefully, and, as a result, the average awards are relatively small. During this survey period all but 5 of the 42 SSIG awards were less than $1,000.

Employer reimbursements. Sixty-two students answered that their employers repaid either all or part of

TABLE 15

Arizona Postsecondary Students
Employment Income by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	58	4	47	14	123
%	13.9	11.1	13.9	14.0	13.8
$1,001-2,000					
No.	56	3	37	15	111
%	13.4	8.3	10.8	15.0	12.4
$2,001-3,000					
No.	67	4	42	15	128
%	16.1	11.1	12.3	15.0	14.3
$3,001-5,000					
No.	86	10	60	15	171
%	20.6	27.8	17.6	15.0	19.1
$5,001-7,500					
No.	68	7	46	15	136
%	16.3	19.5	13.5	15.0	15.2
$7,501-10,000					
No.	34	3	39	11	87
%	8.2	8.3	11.4	11.0	9.7
$10,001 +					
No.	48	5	70	15	138
%	11.5	13.9	20.5	15.0	15.5
Total					
No.	417	36	341	100	894
%	100.0	100.0	100.0	100.0	100.0

their educational expenses (Table 22). Well over 90% of these students received less than $1,000, although four students reported higher amounts. The highest was at a public university where one student stated that he received reimbursements in the $3,001 to $5,000 range.

Social Security. Although the program to provide Social Security payments for students is being phased out, there were 64 Arizona students who still reported income from this source in 1982-83 (Table 23). Almost half obtained less than $1,000, while 30% received between $1,001 and $2,000, and an additional 12% reported income in the $2,001 to $3,000 range. Public university students had the largest number in this program, followed closely by the community colleges. Nine of the students attended proprietary schools, and no private college students reported any Social Security funds.

Veterans Administration. There were 146 veterans who were receiving these educational benefits under the

TABLE 16

Arizona Postsecondary Students
Income From Other College or School Jobs by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	33	1	11	4	49
%	50.0	25.0	64.7	80.0	53.2
$1,001-2,000					
No.	21	2	4	-0-	27
%	31.8	50.0	23.5	-0-	29.3
$2,001-3,000					
No.	7	1	-0-	-0-	8
%	10.6	25.0	-0-	-0-	8.7
$3,001-5,000					
No.	2	-0-	-0-	1	3
%	3.0	-0-	-0-	20.0	3.3
$5,001-7,500					
No.	2	-0-	-0-	-0-	2
%	3.0	-0-	-0-	-0-	2.2
$7,501-10,000					
No.	1	-0-	1	-0-	2
%	1.5	-0-	5.9	-0-	2.2
$10,001 +					
No.	-0-	-0-	1	-0-	1
%	-0-	-0-	5.9	-0-	1.1
Total					
No.	66	4	17	5	92
%	100.0	100.0	100.0	100.0	100.0

G.I. Bill during this survey period. As shown in Table 24 most were at the community colleges (75) with most of the remainder at the public universities. For those who qualified, this was one of the more generous sources of educational funds with over half of the recipients receiving more than $2,000 per year. In fact, over a third received more than $3,000 per year.

Loans

Since the National Defense Student Loan Program was enacted in 1958, the federal government has become the primary agency to provide loan assistance to America's postsecondary students. Although a few schools did have some limited funds to make small short-term loans to their students, two federal programs—the National Direct Student Loan Program, and the Guaranteed Student Loan Program—have, for the past several years, been the major sources of loan funds for students. The funds, of course, must be repaid by the students after they complete their educational program.

In this section we will analyze the incomes Arizona's students reported they received from these two types of loans during the 1982-83 school year. We will also take a look at the amounts of outstanding loans our students reported they would begin repaying after they left school.

National Direct Student Loans (NDSL). This program replaced the original National Defense Student Loan Program. Loans at 5% interest are made by the school's financial aid officer from funds which the federal government has provided to the school for this purpose. The students repay the loans to the school after they complete their program or leave the school for other reasons. Students may obtain as much as $3,000 for a vocational program, $6,000 for an undergraduate degree program, and up to $12,000 for a combined undergraduate and graduate program. Because the dollar allocations have been declining during the past several years, many campus financial aid officers have limited the amounts they will lend.

TABLE 17

Arizona Postsecondary Students
Income From the College Work-Study Program by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	29	4	49	8	90
%	60.4	80.0	65.3	100.00	66.2
$1,001-2,000					
No.	15	1	18	-0-	34
%	31.0	20.0	24.0	-0-	25.0
$2,001-3,000					
No.	4	-0-	8	-0-	12
%	8.3	-0-	10.7	-0-	8.8
Total					
No.	48	5	75	8	136
%	34.53	3.60	58.12	5.76	100.0

Table 25 presents the Arizona NDSL survey data for 1982-83. A total of 140 (8%) of the students who responded indicated that they had received a loan under this program. The limitations are evidenced by the facts that 40% of the loans were for less than $1,000, and more than two-thirds of them were under $2,000.

There were differences in the sizes of the loans made at the four school categories, however. At the public universities, where 9% of the students reported an NDSL, 85% of the loans were under $2,000. In fact, just under half of their loans were for less than $1,000. The five NDSLs at the private colleges represented 8% of their student respondents, and they followed somewhat the same patterns.

Student NDSL recipients at the community colleges accounted for only 3% of their respondents. There, the aid officers tended to be more generous with 43% of the loans in the $2,001-$3,000 range. The proprietary schools had the second highest volume with 50 of 278 students reporting an NDSL. Also, half of these students had loans in the $2,001-$3,000 range.

TABLE 18

Arizona Postsecondary Students
Income From Scholarships, Fellowships, Other Grants by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	111	7	87	15	220
%	53.4	50.0	79.0	28.8	57.3
$1,001-2,000					
No.	40	3	14	10	67
%	19.2	21.4	12.7	19.2	17.4
$2,001-3,000					
No.	26	1	7	19	53
%	12.5	7.1	6.3	36.6	13.8
$3,001-5,000					
No.	20	1	1	8	30
%	9.6	7.1	1.0	15.4	7.8
$5,001-7,500					
No.	4	1	-0-	-0-	5
%	1.9	7.1	-0-	-0-	1.3
$7,501-10,000					
No.	5	1	1	-0-	7
%	2.4	7.1	1.0	-0-	1.8
$10,001 +					
No.	2	-0-	-0-	-0-	2
%	1.0	-0-	-0-	-0-	0.6
Total					
No.	208	14	110	52	384
%	100.0	100.0	100.0	100.0	100.0

TABLE 19

Arizona Postsecondary Students
Income From the Pell Grant Program by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	80	17	134	55	286
%	60.2	70.8	87.0	42.0	64.7
$1,001-1,800					
No.	53	7	20	76	156
%	39.8	29.2	13.0	58.0	35.3
Total					
No.	133	24	154	131	442
%	100.0	100.0	100.0	100.0	100.0

TABLE 20

Arizona Postsecondary Students
Income From Supplemental Educational Opportunity Grants by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	28	2	31	27	88
%	82.3	66.7	83.2	93.1	89.0
$1,001-2,000					
No.	5	1	4	1	11
%	14.7	33.3	10.8	3.9	11.0
Total					
No.	33	3	35	28	99
%	100.0	100.0	100.0	100.0	100.0

TABLE 21

Arizona Postsecondary Students
Income From State Student Incentive Grants by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	11	1	15	7	34
%	100.0	100.0	83.3	77.8	87.2
$1,001-2,000					
No.	-0-	-0-	3	2	5
%	-0-	-0-	16.7	22.2	12.8
Total					
No.	11	1	18	9	39
%	100.0	100.0	100.0	100.0	100.0

TABLE 22

Arizona Postsecondary Students
Income From Employer Reimbursements of Educational Expenses by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	15	1	35	4	55
%	93.8	50.0	94.6	100.0	93.2
$1,001-2,000					
No.	1	-0-	1	-0-	2
%	6.2	-0-	2.7	-0-	3.4
$2,001-3,000					
No.	-0-	-0-	1	-0-	1
%	-0-	-0-	2.7	-0-	1.7
$3,001-5,000					
No.	-0-	1	-0-	-0-	1
%	-0-	50.0	-0-	-0-	1.7
Total					
No.	16	2	37	4	59
%	100.0	100.0	100.0	100.0	100.0

Guaranteed Student Loans (GSL). This program was the largest single source of federally sponsored financial assistance for Arizona's students, both in numbers of awards and in dollar volume. These loans, made to the student by a commercial lender, are guaranteed by the U.S. Government. Undergraduate students could borrow up to $2,500 per year, and Graduate school students could obtain as much as $5,000 per year. The total debt an undergraduate student could accumulate was $12,500 while a graduate student could borrow up to $25,000 (including any funds borrowed as an undergraduate). Some students who changed status during the year might have qualified for somewhat higher yearly loan amounts.

Table 26 shows the proportions of students, by the type of school, who reported that they had received a GSL during the survey period.

The overall figures clearly show that student loans were extremely important to students at the higher cost private colleges and proprietary schools while slightly less than 1 in 5 public university students and 1 in 10 at community colleges had taken these student loans.

It is important to recall from the discussion of student characteristics in Chapter 3 that students at proprietary schools had the lowest parental incomes, with 55% below $20,000 and 15% less than $6,000.

The data in Table 27 present the dollar volumes for GSLs for the 1982-83 survey period. They show that students at private colleges and proprietary schools not only took out more loans through the GSL program, those loans were for higher amounts. Almost 40% of the public university students and 52% of the community college students kept their loans at $2,000

TABLE 23

Arizona Postsecondary Students
Income From Social Security by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	10	-0-	17	4	31
%	34.5	-0-	65.4	44.4	48.4
$1,001-2,000					
No.	9	-0-	6	4	19
%	31.0	-0-	23.1	44.4	29.7
$2,001-3,000					
No.	5	-0-	2	1	8
%	17.2	-0-	1.7	11.2	12.5
$3,001-5,000					
No.	3	-0-	-0-	-0-	3
%	10.4	-0-	-0-	-0-	4.7
$5,001-7,500					
No.	2	-0-	1	-0-	3
%	6.9	-0-	3.8	-0-	4.7
Total					
No.	29	-0-	26	9	64
%	100.0	-0-	100.0	100.0	100.0

or less, but only 11% of private college and 12% of proprietary school students borrowed such low amounts.

The range from $2,001 to $3,000 was the most popular at all of the schools. However, the majority of public university and community college students and three-fourths of the proprietary students had loans at this level. A total of 50 students responded that they had borrowed between $3,001 and $5,000 in 1982-83 and three were above the $5,001 level. These are loan amounts which, as previously mentioned, are limited to graduate students, or to those whose status changed during the year.

Because loans represented such an important source of financing for Arizona's students, the survey also asked how many of them would have NDSL or GSL loans to repay when they completed school and how large their outstanding loan amounts were. The results are given in Tables 27 and 28.

Overall, less than half of the students at Arizona's postsecondary schools had loans to repay after they finished their programs. However, we must again note that very high proportions of private college and proprietary school students had such loans outstanding. And, also, the relationship between loans to repay and low parental incomes for the proprietary school students should be reiterated.

The aggregate amounts of these outstanding student loans are given, by loan amounts and school categories, in Table 29. Approximately one-fourth of the students who responded that they did have student loans to repay, had an amount of $2,000 or less, and more than 8 of 10 had a total which was $5,000 or less.

The amounts did vary considerably by school, however. Three of 10 public university students were under $2,000 and three-fourths did not owe more than $5,000. There were 12 students who had more than $10,000 to repay. The private college students only

TABLE 24

Arizona Postsecondary Students
Income From Veteran's Administration Educational Benefits by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	14	1	22	8	45
%	30.4	16.7	29.3	42.1	30.8
$1,001-2,000					
No.	4	-0-	13	1	18
%	8.7	-0-	17.3	5.3	12.3
$2,001-3,000					
No.	10	2	13	6	31
%	21.8	33.3	17.3	31.6	21.3
$3,001-5,000					
No.	14	3	26	3	46
%	30.4	50.0	34.8	15.8	31.5
$5,001-7,5000					
No.	4	-0-	1	1	6
%	8.7	-0-	1.3	5.2	4.1
Total					
No.	46	6	75	19	146
%	100.0	100.0	100.0	100.0	100.0

TABLE 25

Arizona Postsecondary Students
Income From National Direct Student Loans by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	33	3	5	16	57
%	47.8	60.0	31.2	32.0	40.7
$1,001-2,000					
No.	26	1	3	8	38
%	37.7	20.0	18.8	16.0	27.1
$2,001-3,000					
No.	8	1	7	25	41
%	11.6	20.0	43.8	50.0	29.3
$3,001-5,000					
No.	2	-0-	1	1	4
%	2.9	-0-	6.2	2.0	2.9
Total					
No.	69	5	16	50	140
%	100.0	100.0	100.0	100.0	100.0

TABLE 26

Arizona Postsecondary Students
Who Reported Guaranteed Student Loans by School Category

Respondents	Public University	Private College	Community College	Proprietary School	Total
Recipients					
No.	128	35	59	151	373
Percentage of total	17.4	59.3	9.5	54.3	22.0
Total					
No.	736	59	621	278	1,694

had 7% less than $2,000, and 68% were under $5,000. Three of every 10 were above $5,000, but only 1 student was over $10,000. Exactly half of the community college borrowers were at $2,000 or less and 98% were not greater than $5,000. The proprietary students had 90% less than $5,000; however, 82% were between $2,000 and $5,000.

The preceding data covered the actual sources of income from which Arizona's postsecondary students had obtained the funds to pay their educational costs. In addition, the survey included three attitude questions relating to how students would deal with their school financing. Their responses are discussed in the next section.

TABLE 27

Arizona Postsecondary Students
Income From Guaranteed Student Loans by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	22	1	9	7	39
%	17.2	2.9	15.2	4.6	10.5
$1,001-2,000					
No.	26	3	22	12	63
%	20.3	8.5	37.3	8.0	16.9
$2,001-3,000					
No.	57	24	23	114	218
%	44.5	68.5	39.0	75.5	58.5
$3,001-5,000					
No.	22	5	5	18	50
%	17.2	14.3	8.5	11.9	13.4
$5,001-7,500					
No.	1	1	-0-	-0-	2
%	0.8	2.9	-0-	-0-	0.5
$7,501-10,000					
No.	-0-	1	-0-	-0-	1
%	-0-	2.9	-0-	-0-	0.2
Total					
No.	128	35	59	151	373
%	100.0	100.0	100.0	100.0	100.0

TABLE 28

Arizona Postsecondary Students
Who Had Student Loans Outstanding by School Category

Respondents	Public University	Private College	Community College	Proprietary School	Total
Number of borrowers	324	44	126	230	724
Percentage of total	44.0	74.6	20.3	82.7	42.7
Total	736	59	621	278	1,694

TABLE 29

Arizona Postsecondary Students
Who Had Student Loans Outstanding by Loan Amount and School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	36	1	30	9	76
%	11.1	2.3	23.8	3.9	10.5
$1,001-2,000					
No.	66	2	33	9	110
%	20.4	4.5	26.1	3.9	15.2
$2,001-3,000					
No.	64	15	43	127	240
%	19.7	34.1	34.1	55.2	34.4
$3,001-5,000					
No.	76	12	17	62	167
%	23.5	27.3	13.5	26.9	23.1
$5,001-7,500					
No.	44	7	2	17	70
%	13.6	15.9	1.6	7.4	9.7
$7,501-10,000					
No.	26	6	1	3	36
%	8.0	13.6	0.8	1.3	4.5
$10,001 +					
No.	12	1	-0-	3	16
%	3.7	2.3	-0-	1.3	2.2
Total					
No.	324	44	126	230	724
%	100.0	100.0	100.0	100.0	100.0

Student Attitudes About Their School Financing

The first of the attitude questions asked what the students would do if they found that they did not have enough money to complete their educational program. Five possible choices were given and they were asked to check all which would apply to them. Their checked responses are summarized in Table 30.

Obtaining funds from parents or relatives, the most popular choice among the public university college students, was a lower priority option for community college and proprietary school students. This could well be a reflection of the higher proportions of married and independent students at the latter two types of schools.

Taking a new student loan, or adding to their current loan was favored by public university and community college students, but was a much lower choice at the other schools. As we saw in Table 27, many of the students at the private colleges and proprietary schools had taken out high to maximum loans already.

Work was a good option for students at all types of schools. However, at the proprietary schools very few would consider reducing their course load in order to increase their work hours. This, perhaps, was not a valid question for many of them, because their programs were usually so tightly structured that they could not reduce their course load. Also, as shown in Table 14, over 60 percent of these students already had a heavy work load of at least 21 hours per week.

The responses to this question did verify that there is a high level of persistence and motivation by Arizona's postsecondary students. In every type of school only a small percentage of them would consider withdrawing

TABLE 30

Arizona Postsecondary Students
What They Would Do If They Did Not Have
Enough Money to Complete Their Educational Program by School Category

Possible Course of Action	Public University	Private College	Community College	Proprietary School
a. Ask parents or relatives for help				
No.	398	33	204	100
%[a]	54.1	55.9	32.9	36.0
b. Apply for new student loan or add to existing loan				
No.	308	13	338	89
%	41.8	22.0	54.4	32.0
c. Get a job or increase work hours without reducing course load				
No.	325	29	266	148
%	44.2	49.2	42.8	53.2
d. Reduce course load to work or to increase work hours				
No.	322	19	259	41
%	43.8	32.2	41.7	14.7
e. Withdraw from school				
No.	109	11	119	49
%	14.8	18.6	19.2	17.6

[a]Percentage figures are number of positive responses divided by total possible responses.

from school. Furthermore, the high rate of responses for obtaining additional funds from loans or working point strongly to the fact that they are willing to contribute their share toward paying for their educations. The next two questions provide more information about their attitudes concerning working and borrowing.

The students were asked, "What is the greatest number of hours you could work at a paying job while classes are in session without hurting your school performance?" A zero response was to indicate that the student did not think he or she could work while going to school. Table 31 shows that 1,481 (87%) of the survey respondents believed they could work some and still go to school.

TABLE 31

Arizona Postsecondary Students
The Number of Hours per Week Students Thought
They Could Work While Attending School by School Category

Hours Per Week	Public University	Private College	Community College	Proprietary School	Total
None					
No.	95	5	74	39	213
%	12.9	8.5	11.9	14.0	12.6
5 Hours or less					
No.	12	-0-	12	8	32
%	1.6	-0-	1.9	2.9	1.9
6-10 Hours					
No.	107	1	45	16	169
%	14.5	1.7	7.2	5.8	10.0
11-15 Hours					
No.	141	6	63	16	226
%	19.2	10.2	10.1	5.8	13.3
16-20 Hours					
No.	206	16	176	62	460
%	28.0	27.1	28.3	22.3	27.2
21-30 Hours					
No.	141	19	127	71	358
%	14.5	32.2	20.5	25.5	21.1
31-40 Hours					
No.	27	11	108	55	201
%	3.7	18.6	17.4	19.8	11.9
41 Hours +					
No.	7	1	16	11	35
%	1.0	1.7	2.6	4.0	2.1
Total					
No.	736	59	621	278	1,694
%	100.0	100.0	100.0	100.0	100.0

More than one-fourth of the public university students checked the 16-20 hour per week range and one-fifth of them thought they would be able to work more than that. The private colleges also had more than one-fourth in the 16-20 hour range, but a full 53% would work more than half-time if necessary. The same general pattern existed at the community colleges with over 40% in the over 20 hours per week cells. At the proprietary schools 14% of the students did not believe they could work while they went to school. This was slightly higher than the other types of schools; however, 25% checked the 21-30 hour per week choice and 20% would go as high as 40 hours per week.

The final question relating to income asked, "What is the highest dollar amount you would be willing to borrow to finance your expenses at school for one year?" A zero response was an indication that the student would not be willing to borrow for this purpose. The data in Table 32 show that, in every category of school, sizable portions of the students would not borrow in order to pay for their educations. The variations among the school categories were quite interesting.

Community college students were especially averse to borrowing to pay for college. More than 4 of every 10 would not borrow at all. One-fourth of them would borrow no more than $1,000, and an additional fourth would not go higher than $3,000. The public university students would go a bit higher with their borrowing. Half of them would borrow only up to $3,000, but one-fourth would not be willing to borrow any money for education costs. Students at the higher cost private colleges and proprietary schools were much less reluctant to borrow for their educations; 14% and 19% respectively would not borrow at all. The remaining students would take out loans, in fact, they would borrow in greater amounts. Of the private college students, 56% would be willing to take loans from $2,000 to $5,000, while 60% of those at the proprietary schools would borrow in that range.

Summary

This portion of the survey was designed to obtain data about where Arizona's postsecondary students got the money they needed to go to school. It was not intended to be only a survey of financial aid recipients. Therefore, the sample was selected to include all types of students whether they were receiving financial aid or not. Nevertheless, the results clearly showed that, for the majority of students in the survey, funds from the various financial aid programs were extremely important to them.

Overall, two of every three students were receiving some form of financial aid. At the higher cost private colleges and the proprietary schools the percentages were 88% and 80% respectively. Furthermore, 85% of those who were receiving such aid stated that they needed it in order to attend their present school. A somewhat lower percentage (72%) of this group indicated that they would need financial aid to attend any postsecondary school.

The survey then asked about specific sources of funds. These were grouped by the categories of self help, scholarships and grants, and loans. Self help included:

- Money from parents. Slightly less than half of the students responded. Of these, more than half received less than $1,000 and 8 of 10 received less than $3,000.
- Personal savings. Less than 4 of 10 reported using personal savings to pay educational costs. Three-fourths had less than $1,000.
- Work. Almost 60% of student respondents had jobs—half worked 20 hours per week or less. There was not much variance among the school types and the highest percentages of respondents gave incomes in the $3,000 to $5,000 range. About 8% of the students received help under the federal College Work-Study Program—mostly less than $1,000.

Scholarships and Grants were an important source of funds. These were:

- Scholarships and Fellowships. Only 15% reported such awards, most of which were at the public universities in accounts under $2,000.
- Federal grants. A total of 582 awards from three programs provided average dollar grants of less than $1,000.
- Other federal programs included 64 Social Security assistance benefits, mostly less than $2,000, and Veterans Administration benefits where more than half of the 146 recipients received benefit payments of more than $2,000.

TABLE 32

Arizona Postsecondary Students
The Maximum Amount of Money Students Would Be Willing
To Borrow to Finance Their Education for One Year by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	117	4	152	12	285
%	15.9	6.8	24.5	4.3	16.8
$1,001-2,000					
No.	146	4	85	22	257
%	19.8	6.8	13.7	7.9	15.2
$2,001-3,000					
No.	109	15	62	86	272
%	14.8	25.4	10.0	30.9	16.1
$3,001-5,000					
No.	132	18	46	82	278
%	17.9	30.5	7.4	29.5	16.4
$5,001-7,500					
No.	11	2	5	12	30
%	1.5	3.4	0.8	4.3	1.8
$7,501-10,000					
No.	24	6	8	8	46
%	3.3	10.2	1.3	2.9	2.7
$10,001 +					
No.	10	2	6	2	20
%	1.4	3.4	1.0	0.7	1.2
Total students willing to borrow	736	59	621	278	1,694
No.	549	51	364	224	1,188
%	74.6	86.4	58.6	80.7	70.1

Student Loans, concentrated in two federal programs, were an especially important source of funds.

- National Direct Student Loans (NDSL). One hundred and forty students indicated that they had obtained this type of loan during 1982-83. Campus financial aid officers, who make these loans, varied the loan amounts considerably among the types of schools. At the public universities and the private colleges, a large majority of loans averaged under $2,000, while at the community colleges and proprietary schools almost half were in the $2,001-$3,000 range.
- Guaranteed Student Loans (GSL). These were the largest sources of financial aid dollars for Arizona's postsecondary students. They were most important for those who attended the state's private colleges and proprietary schools where more than half of all students responded that they had taken out a Guaranteed Student Loan. Students at these schools also borrowed higher amounts than the ones at the public universities and community colleges. Three-fourths of the proprietary school students and approximately 7 out of 10 students at the private colleges had loans in the $2,000-$3,000 range while the public universities and community

colleges had closer to 40% of their students in this range. In fact, well over half of the community college student loans were for less than $2,000.

It is also worthy of recall that the parental income levels of 55% of the students at the proprietary schools were less than $20,000 and 15% had less than $6,000. Thus, the students from the lowest income groups assumed the highest amounts of debt during the survey period.

A major point of interest to the survey sponsors was the level of debt burden of Arizona's postsecondary students. Overall, 43% of the surveyed students stated that they had student loans to repay when they left school. This included three-fourths of the private college students and 83% of those at the proprietary schools. Half of the community college students had accumulated debts which totalled less than $2,000 while the 50% level for public university students was $3,000. Sixty percent of the private college students had debts exceeding $3,000. Almost two-thirds of the proprietary school students, because of the shorter period of their programs, had debts less than $3,000. Sixteen students (12 at the public universities) reported debts in excess of $10,000.

The final questions in this part of the survey covered student attitudes about financing their education. When asked what they would do if they did not have enough money to complete their educational program, most public university and private college students indicated they would ask their parents for help. Community college students had their highest preference for taking a student loan. Those at the proprietary schools chose getting a job without reducing their course load. Less than one in five would consider withdrawing from school.

Almost 9 of every 10 respondents indicated that they believe they could work some without having it affect their school performance. Half of them would work something less than or up to 20 hours per week, and the remainder would work up to 40 hours per week.

When the survey participants were asked how much they would be willing to borrow to finance their education for one year, the results indicated that at least 70% of the private college and proprietary school students would be quite willing to borrow $2,000 or more. One-fourth of the public university and 41% of community college students would not be willing to borrow at all. Those who would would borrow considerably less than their private school counterparts.

CHAPTER 4

ARIZONA STUDENTS' EXPENSES

The high costs of attending postsecondary schools which have received extensive publicity in recent years are not limited just to tuition and books. Everything in the student's budget, from these items to meals to toothpaste to movie tickets, has increased in price because of the inflation of the past few years. What Arizona's students had to pay for a wide range of items was the third major area of interest in this survey.

The respondents were asked to provide data on the amounts they spent for the items which make up the typical student's budget while attending school during 1982-83. The respondents, of course, had the option to omit any of the questions they did not wish to answer; however, the response rates for most items were very good. They were also encouraged to provide estimates if they did not have actual data for a particular item. As a result, the findings are not completely accurate. Yet, they do, we believe, provide a fair indication of what the students did have to spend their money for.

The results are presented in three broad groupings: direct school expenses, living expenses, and transportation expenses. Each will be discussed in turn in the following pages.

Direct School Expenses

The costs which most students must consider first when they attend a postsecondary school are the direct expenses at the school itself: tuition, books, supplies, and items such as copy services, activity fees, and the like. Taken together they frequently account for the majority of the money the student must spend. This is especially true at high cost private colleges and some of the proprietary schools where tuitions alone of over $5,000 are not uncommon. For this discussion, direct school expenses have been grouped into three categories: tuition and fees; books and supplies; and other school-related costs.

Tuition and fees. Fully 95% of the students in the survey provided the data which are summarized in Table 33. These data vary quite widely in each school category because of the different schools involved, and also because both full-time and part-time students were included in the survey sample.

At the community colleges, with their low tuition charges, almost 40% of the students paid less than $100 and about 90% paid less than $200. The remainder, especially those who claimed costs over $1,000, could be accounted for by the few out-of-state students and by students who may have attended high-priced private schools during the early part of the year.

Six of every 10 public university students were in the $500-$1,000 tuition range of full-time in-state students. Part-time students had charges below $500 and, for the most part, out-of-state fees accounted for the higher amounts reported by about one-fourth of these respondents.

Tuition charges given by the private colleges and the proprietary schools were remarkably similar, particularly above the $2,000 level. Both showed 23% paid in the $2,001-$3,000 range and well over 40% paid from $3,000 to $5,000. Each also had a sizeable number who paid over $5,000 in tuition and fees during the year. These amounts are significantly higher than those charged at the public universities and far above these costs at the community colleges.

Books and supplies. As shown in Table 34, costs for these items were, for the majority of students, less than $300 per year. However, three-fourths of the community college and half of the proprietary school students spent less than $200 during the year. Public university students were a bit higher, but 8 of 10 kept their costs for these items under $300. Highest expenditures were at the private colleges where 54% of the students spent more than $300 for their books and supplies.

Other school-related costs. Charges for items such as copy services, typing, activity fees, and other things directly associated with going to school were minor expenses for most all students. In each of the four school categories almost 9 of every 10 students reported that they spent less than $100 for these types of items.

TABLE 33

Arizona Postsecondary Students
Expenses for Tuition and Fees by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-200					
No.	25	-0-	221	15	261
%	3.5	-0-	37.6	5.9	16.3
$201-500					
No.	64	2	294	9	369
%	9.1	3.5	50.0	3.5	23.0
$501-750					
No.	246	2	24	2	274
%	34.8	3.5	4.1	0.8	17.1
$751-1,000					
No.	177	1	17	4	199
%	25.0	1.8	2.9	1.6	12.4
$1,001-2,000					
No.	75	4	16	14	109
%	10.6	7.0	2.7	5.5	6.8
$2,001-3,000					
No.	26	13	13	58	110
%	3.7	22.8	2.2	22.8	6.8
$3,001-5,000					
No.	86	25	2	122	235
%	12.2	43.9	0.3	48.0	14.6
More than $5,000					
No.	8	10	1	30	49
%	1.1	17.5	0.2	11.8	3.1
Total					
No.	707	57	588	254	1,606

Living Expenses

The day-to-day expenses for a place to live, for meals, and for associated living costs accounted for another major portion of the money students had to spend while they were going to school. The largest amounts reported were for room and board. Other costs which were considered were those for clothing, laundry and cleaning, personal care items, medical expenses, and recreation. The following sections describe the variances and also a number of similarities in costs which Arizona's postsecondary students experienced.

Room and board. Overall, slightly more than half of all students who reported their expenses for these two very important items had been able to keep their costs

TABLE 34

Arizona Postsecondary Students
Expenses for Books and Supplies by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-100					
No.	59	4	210	41	314
%	8.2	7.1	35.2	18.6	19.7
$101-200					
No.	248	8	240	72	568
%	34.3	14.3	40.2	32.6	35.5
$201-300					
No.	260	13	108	38	419
%	35.9	23.2	18.1	17.2	26.2
$301-500					
No.	128	24	32	48	232
%	17.7	42.9	5.4	21.7	14.5
$501-750					
No.	14	6	2	11	33
%	1.9	10.7	0.3	5.0	2.1
$751-1,000					
No.	9	-0-	3	10	22
%	1.2	-0-	0.5	4.5	1.4
$1,001 +					
No.	6	1	2	1	10
%	0.8	1.8	0.3	0.4	0.6
Total					
No.	724	56	597	221	1,598
%	100.0	100.0	100.0	100.0	100.0

below $2,000. It is important to note that, in this analysis, no distinction was made between the young single dependent student and the older independent, and perhaps married, student. The lowest costs were reported by the community college students where over 40% reported spending less than $1,000 for room and board, and three-fourths were under $3,000. The proprietary students lived more reasonably also. However, for this group, 31% were under $1,000, 23% were between $1,001-$2,000 and another 23% were between $2,001-$3,000. One-fourth of the public university and one-third of the private college students paid more than $3,000, and it cost over half of each group between $1,000 and $3,000 for their room and board. A summary of these expenses is given in Table 35.

Additional meal costs. Two-thirds of the student respondents reported amounts they paid for meals and snacks they ate in addition to those included in their normal room and board arrangements. For almost 90% of these students the total amount spent was under $300. In fact, except at the private colleges, about half of them spent less than $100 for these diet supplements. Another one-fourth of them spent between $101 and $200.

TABLE 35

Arizona Postsecondary Students
Expenses for Room and Board by School Category

Dollars	Public University	Private College	Community College	Proprietary School	Total
$1-1,000					
No.	125	6	183	76	390
%	18.9	11.1	41.2	31.4	27.8
$1,001-2,000					
No.	203	14	91	55	363
%	30.7	25.9	20.5	22.7	25.9
$2,001-3,000					
No.	161	15	56	55	287
%	24.4	27.8	12.6	22.7	20.5
$3,001-5,000					
No.	126	13	75	36	250
%	19.1	24.1	16.9	14.9	17.9
More than $5,000					
No.	46	6	39	20	111
%	6.9	11.1	8.8	8.3	7.9
Total					
No.	661	54	444	242	1,401

Clothing. For most students, clothes were not a major cost item although 84% of the respondents did report some expenditures for them. More than 8 of every 10 students spent less than $300 and more than two-thirds kept the amount below $200. Those who attended private colleges spent a small amount above those figures, but students at other types of schools followed this pattern fairly closely.

Laundry and cleaning. There was remarkable similarity from one type of school to another in the amount of money the students reported spending for this item. For more than 93% of all respondents, $200 or less was the maximum amount spent.

Personal care items. The dollars spent for toothpaste, shampoo, and other personal items were almost the same as for the cleaning items. Again, almost 93% spent less than $200. In fact, there was practically no variation among students no matter which category of school they attended.

Medical supplies and services. Slightly more than half of the students who were surveyed reported that they had had various medical expenses. About two-thirds of them were in the under $200 range, but fully one-fourth were greater than $300. The proprietary school and the community college students had the highest amounts spent for this item while the public university students spent the least.

Recreation. Of the 78% of the students who provided data on this expense item, two-thirds said they spent less than $200 for recreational activities. Approximately 30% more indicated that their expenses ranged between $201 and $500. Public university students spent slightly more than those at the private colleges while the least amounts were spent by the community college and the proprietary school students.

Transportation Expenses

Travel costs for Arizona students were another significant budget item. Respondents to the survey provided a breakdown of their expenses for transportation into four subheadings: locally to and from school, vacation and recreation, between school and permanent home and, finally, automobile upkeep and maintenance.

Over 80% of the respondents provided cost data for their local travel to and from school. This reflects the high proportion of students who live off-campus and commute some distance to their school. The expenses were very similar for those who attended the public universities and the community colleges. Between 40% and 50% spent less than $200, and another 35% had travel costs in the $201 to $500 range. Proprietary school students were distributed more evenly with 38% under $200, a third between $201 and $500, and the remainder above $500. In fact, 15% of these students reported costs above $750 per year. The highest proportion of the private college students spent between $201 and $500.

Transportation for recreation and vacations was a very minor cost for most students no matter which type of school they attended. Two-thirds of them, across the board, spent less than $200, and another 25% kept their expenses between $201 and $500.

A total of 800 students reported expenses for travel from their permanent home to their school location. This small number is consistent with the importance so many of the respondents placed on going to a school close to home. Those who did respond had relatively low expenses with about half of them reporting less than $200. The private college students had somewhat higher expenses than the others, however, with 15% of them spending over $1,000.

Automobile upkeep and maintenance was an important cost item for slightly more than 60% of the students. About one-fourth of them reported costs in the $301-$500 range and 4 out of 10 spent lesser amounts. Private college students had somewhat higher expenses than other students. In all school categories there were from 14% to 20% who had car maintenance and upkeep expenses of over $1,000.

These four transportation breakdowns taken together constituted sizeable expenses for a large portion of Arizona's postsecondary students. Yet, because of the environment in which the schools in this state operate, these are essential costs which a large percentage of these students must include in their student budgets.

Summary

No matter which type of postsecondary school a student in Arizona wishes to attend, he or she will find that the total cost of all of the items they must pay for will be higher than they might have expected. The data presented in this chapter have shown, by school category, what the ranges of these costs were for those students who responded to this survey. In this sense, then, they represent broad averages.

In most cases there were differences—some large and some small—between the amounts paid for the different items by students at schools in the four different categories. In order to show these more clearly, we compared data for the three expense groupings which were typical for schools in each category. The results are summarized in Table 36.

The data for the community college are typically representative although there were a few colleges where students reported lower costs and, also, some which were slightly higher. The expenses shown for the public universities were for the middle cost school of the three institutions. The costs shown for the private colleges are a weighted average of the three schools which were included in the survey. This was done because the total costs ranged from slightly less than $8,000 to $13,590. The proprietary school costs given in the table were for one of the medium cost schools. At the most expensive proprietary schools the total costs exceeded $10,500. The data in the "average for all students" column are for the total number of students at all schools in the survey.

The major variance was in the direct school costs where tuitions ranged from less than $300 to almost $6,000 per year. The most costly living expense item was for room and board which, on the average, ranged from a low of $2,500 to a high of $3,400. Other living

TABLE 36

Arizona Postsecondary Students
Student Expenses by School Category

Expense Group	Public University	Private College	Community College	Proprietary School	Average for All Students
Direct school costs	$1,554	$ 4,771	$ 570	$3,357	$1,729
Living expenses	3,598	4,567	3,915	3,897	3,544
Transportation	1,572	1,888	1,500	1,581	1,644
Total costs	$6,724	$11,226	$5,985	$8,835	$6,937

expense items, such as recreation, clothes, laundry, and personal care, were fairly consistent from one type of school to another.

The amount the students said they spent for transportation was somewhat surprising. This was especially true for the remarkable similarity of costs reported by all but the private colleges shown in the table. This is also a cost which many people do not consider when they plan for their postsecondary education expenses.

Even though many of the amounts the students gave in this survey were estimates, they were consistent enough to be considered credible. They show, without any doubt, that Arizona's postsecondary schools have gone well beyond the inexpensive levels of just a few years ago. The student responses of this survey also show that the students of Arizona consider their educational goals to be important enough to be willing to pay these high costs to attain them.

CHAPTER 5

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This report presented salient results of a spring, 1983, survey of the sources and amounts of income, the expenditures, and the background characteristics of Arizona postsecondary students. Their responses to a comprehensive questionnaire were cross-analyzed by four institutional categories: public universities, private colleges, community colleges, and proprietary schools. A total of 1,694 students reported their income and expenditures during the 1982-83 academic year.

Summary

Student characteristics. Most of the respondents were of "traditional" college age (18-23), but the community colleges and proprietary schools had substantial proportions of older students. Nearly all of the respondents were Arizona residents and most were single and Caucasians. Students from lower income families tended to attend community colleges and proprietary schools. Reasons given for choosing their school centered around the academic program and cost factors. At least two-thirds of the students preferred the school they now attended except for those in the community college category where 60% preferred a four-year school.

Income. Overall, two-thirds of the respondents had received financial aid, but the variance among categories was considerable and related to cost. Only 57% of the community college students had received aid, but this percentage rose to 64% at the public university to 81% at the proprietary school and to a high of 88% at the private college. Self-help sources included parental contributions for about half of the students, personal savings for about 40%, and wages from work for about 60%. Of the financial aid funds, loans were most important, followed by grants and then scholarships and fellowships, Social Security, and Veteran's Administration benefits. Many of the students (43%) had loans to repay, and this proportion was especially high at the more costly private colleges and proprietary schools. The respondents generally indicated that, if pressed financially, they would find ways to remain in school. The "ways" included additional employment, loans, and help from parents.

Expenditures. Total average expenses ranged from about $6,000 at the community college to over $11,000 at the private college. The variance in total cost was mainly related to direct school costs, especially tuition and fees. The lowest direct school expenses were at the community college ($570), and the highest were at the private college ($4,771). Room and board, which exceeded $3,500 for every school category, account for the bulk of the living expenses. Transportation costs tended to be surprisingly high.

Conclusions

This study has provided a much broader description of Arizona's postsecondary students than we have ever had before. We now have a better picture of the background characteristics of these students, and we have a better understanding of where they obtain the money they need and what they must spend that money for while they are going to school.

Admittedly, as is true for any survey, these results are not totally accurate. However, the size of the sample and the response rate were sufficiently high to establish a reasonable level of credibility in the results which were obtained. We hope that the findings will be useful for school administrators, financial aid practitioners, and counselors as well as for legislators and other government officials.

If nothing else, the findings from this study clearly show that, no matter which type of postsecondary school a person wishes to attend today, it will be costly. When all of the expense items the student faces are added up, there are no cheap postsecondary schools—not even community colleges. It is laudable that Arizona's students have found ways to meet those expenses, and are willing to pay the prices.

Recommendations

This study was intended not only to provide current data about Arizona's postsecondary students, but also to establish a baseline for other follow-on studies. We intend to provide these current findings to the wide range of people who deal with postsecondary education matters, along with the recommendation that they use the data in any way which will be helpful to them.

We intend to evaluate, refine, and improve the survey instrument and process we used in this study and we recommend that periodic follow-on surveys be made to build on this basis.

Finally, and very importantly, we will pass along the findings and full details concerning this survey to our sister states with the strong recommendation that they conduct similar studies of their postsecondary students. The benefits which could be realized from such a nationwide presentation of comparable data about today's postsecondary students, their income, and their expenses would be extremely valuable.

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APPENDIX

ARIZONA COMMISSION FOR POSTSECONDARY EDUCATION

1937 WEST JEFFERSON
PHOENIX, ARIZONA 85009

TELEPHONE (602) 255-3109

Dear Student,

You have been selected to participate in a major statewide study to determine how students who are attending Arizona's postsecondary educational institutions pay the costs of going to school. We all know that these costs have been increasing rapidly in recent years, not only for tuitions, fees and books, but also for food, housing and transportation. This survey will provide up-to-date information to the survey's sponsors about how today's students are meeting these increased expenses. These sponsors are listed below.

The survey data you return will help Arizona's postsecondary schools to provide the best possible support for their students. Your responses will be combined with those from other survey participants to develop a profile of all Arizona students. Thus you will be speaking for the many students like you who will not receive questionnaires. Your responses are completely anonymous and will never be individually reported.

Please complete the survey questionnaire as soon as possible. If you are not sure of the answer to a question, give your best estimate. If you feel sensitive about a particular question, please omit it. When you have finished, mail the completed questionnaire to us in the enclosed postage-paid envelope.

Thank you for your cooperation and participation in this important study.

Sincerely,

R. R. Erbschloe

R. R. Erbschloe, Ph.D.
Executive Director

Enclosures

Sponsors: Arizona Association of Student Financial Aid Administrators
Arizona Board of Regents:
- Arizona State University
- Northern Arizona University
- University of Arizona

Arizona Commission for Postsecondary Education
Arizona Educational Loan Program
Arizona Educational Loan Marketing Corporation
Arizona Private School Association
Arizona Students Association
Manufacturers Hanover Trust Company
State Board of Directors for Community Colleges of Arizona
State Board of Private Technical and Business Schools
The American College Testing Program

HOW ARIZONA'S STUDENTS PAY FOR THEIR EDUCATION

Part I. Financial Considerations in Choice of Schools

1. What school, college, or university are you attending?_____

_____

2. How important was each of the considerations listed below in your choice of your present school? Record the number of the category from this scale that best indicates the importance of each one to you.

Scale

1 NOT IMPORTANT — 2 — 3 — 4 → 5 VERY IMPORTANT

Scale Number

_____ a. Academic Program Offered
_____ b. Affordable
_____ c. Campus Life/Student Activities
_____ d. Financial Aid or Scholarship Available
_____ e. Length of Program
_____ f. Located near Home
_____ g. Located in Arizona
_____ h. Attended by Other Family Members or Friends
_____ i. Prestige/Reputation of School
_____ j. Religious Affiliation
_____ k. Other (Specify): _____

3. Are you receiving any kind of financial assistance now to help you while you are attending school, or are you doing this on your own?

____Yes, now receiving some help ____No, not now receiving help: SKIP TO QUESTION 4, BELOW.

3a. Is some kind of financial assistance necessary to allow you to attend your present school?

____Yes, I could not attend this school without help ____No, I could still attend this school without help

3b. Is some kind of financial assistance necessary to allow you to attend any school at all?

____Yes, I could not attend any school without help ____No, I could still attend some kind of school without help

4. If you could afford to attend any type of school you wanted to, what type would you attend and would that school be in Arizona or not? (Indicate one preference only.)

Check the Location of One Preferred Type of School	In Arizona	Not in Arizona
The type of school you are now attending	_____	_____
A Private Trade, Business, or Vocational School	_____	_____
A Private Community College	_____	_____
A Public Community College	_____	_____
A Private 4 year College or University	_____	_____
A Public University	_____	_____

5. If you did not have enough money to complete your educational program, which of the following things would you do? (Check all that apply.)

_____ a. Ask parents or relatives for help

_____ b. Apply for a new student loan or add to an existing loan

_____ c. Get a job or increase working hours without reducing course load

_____ d. Reduce course load to work or to work more hours

_____ e. Withdraw from school

_____ f. Other (Specify): _____

6. What is the highest dollar amount you would be willing to borrow to finance your expenses at school for one year? (Enter -0- if you would not be willing to borrow for your education.)

$_____

7. What is the greatest number of hours per week that you could work at a paying job while classes are in session without hurting your school performance? (Enter -0- if you don't think you could work while you go to school.)

_____ hours per week

Part II. Sources of Financial Support

8. Have you been employed while you attended school this academic year (that is, since early July 1982 through the present, and you were enrolled in school)?

_____Yes _____No. SKIP TO QUESTION 9, BELOW.

8a. How many hours have you worked during an average week while attending school this academic year?

_____ hours per week

8b. What was your total income from your own salaries and wages for January 1, 1982, through December 31, 1982? (Enter -0- if you did not receive any salary or wages.)

$_____

9. What will be the total amount of your educational loan obligations by the end of June 1983? This total should include all loans you have taken in prior years and any you may have taken out this current academic year. (Enter -0- if you will not have loans to repay.)

$_____

10. Listed below are various funding sources students may have to help them pay for their postsecondary education during the period from July 1, 1982, through June 30, 1983. Please indicate the amount of funds you expect to receive during this period from each source. Enter -0- if nothing is expected from a given source. Make the best estimate you can of the amount; do not omit a source of support because you are not sure of the amount.

	Source of Support for Present School Year	Expected Amount
	a. Parents, relatives, friends (include gifts)	$ _____
	b. Personal savings; trust funds; income from your own stocks, bonds, or other investments	$ _____
	c. Employer reimbursements for educational expenses	$ _____
	d. Scholarship or fellowship (include tuition waivers)	$ _____
Grants	e. Pell Grant (Basic Educational Opportunity Grant)	$ _____
Grants	f. Supplemental Educational Opportunity Grant (SEOG)	$ _____
Grants	g. State Student Incentive Grant (SSIG)	$ _____
Grants	h. Other types of grants, or type of grant unknown	$ _____
	i. Social Security	$ _____
	j. Veterans' Administration	$ _____

Work	k.	A job through the College Work-Study Program	$ _____
	l.	A college or university assistantship	$ _____
	m.	Other college or university job	$ _____
	n.	A job outside the college or university	$ _____
Loans	o.	National Direct Student Loan (NDSL)	$ _____
	p.	Guaranteed Student Loan (GSL or FISL)	$ _____
	q.	Other type of loan or type of loan unknown	$ _____

Part III. Expenses

11. Please make the best estimate you can of the amounts you spent or expect to spend for each of the types of expenses listed below. Include all your expenses while you were actually in school between July 1, 1982, and June 30, 1983. For example, if your school program started in September of 1982, and will end in May of 1983, include just the amounts that cover those months. Again, since complete accuracy cannot be expected, your best estimate is requested. Enter -0- if you did not have expenses for an item listed.

Sources of Expenses While in School	Estimated Cost
a. Tuition and fees	$ _____
b. Books, supplies, tools, uniforms, etc., required for school	$ _____
c. Other direct school costs (copy machines, academic membership or dues, etc.)	$ _____
d. Transportation between your address while attending school and the school itself (bus fares, gas, parking, car repairs, etc.)	$ _____
e. Transportation to and from your permanent home address and where you live while attending school	$ _____
f. Transportation for recreation or vacation trips during weekends or school breaks	$ _____
g. Room and board combined (rent, room fees, home payments, plus the cost of meals taken where you live, eaten out, or groceries)	$ _____
h. Additional meals and snacks not included in above amount	$ _____
i. Recreation and entertainment (movies, concerts, parties, a night out, records, etc.)	$ _____
j. Clothing	$ _____
k. Laundry and cleaning	$ _____
l. Personal care items (soap, toothpaste, etc.)	$ _____
m. Payments and insurance for a car or other vehicle	$ _____
n. Medical and dental care (including costs of health insurance)	$ _____
o. Any expense (including child care) not included in any of the above categories	$ _____

Part IV. Background Information

12. What is your present age_____ and sex? ___Male ___Female

13. What is your ethnic background? (Check one)

___American Indian or Alaskan Native ___Caucasian

___Asian, Pacific Islander, Filipino ___Hispanic

___Black ___Other

14. Are you a permanent resident of the State of Arizona, according to the regulations of the school you attend?

___Yes ___No, I am a permanent resident of _____ (State)

15. To the best of your knowledge, were you claimed as a tax exemption on your parent's or guardian's 1982 Federal Income Tax return?

___Yes ___No ___I have no idea

16. Did your parents or guardians contribute more than $750 to your support during 1982?
____Yes ____No

17. Did you live in your parent's home for more than six weeks during 1982?
____Yes ____No

18. How many—if any—of the other members of your family are attending a college, university, community college, or private vocational or trade school? (Enter -0- if there are none.) _____

19. Please check the category that represents your best estimate of your parent's or guardian's total 1982 income, before taxes.

Below $6,000	$6,000-$11,999	$12,000-$19,999	$20,000-$29,999	$30,000-$39,999	$40,000-$49,999	$50,000-or more

20. What type of residence do you live in while attending school now?

____A school operated residence hall
____Fraternity or sorority house
____With parents or relatives
____Other (Specify):_____
____Other school operated facility
____A rented room, apartment, or home.
____An apartment, or home I own

21. How many of the 12 months between July 1, 1982, and June 30, 1983, will you have been enrolled as a student at your present school?
Number of months: _____

22. Are you currently married? ____Yes ____No. SKIP TO QUESTION 23, BELOW.

22a. How many hours per week—if any—did your spouse work at a paying job while you attended school this academic year (that is, anytime from July 1, 1982, through June 30, 1983)?
Spouse worked____ hours per week.
____Spouse did not work. GO TO QUESTION 23, BELOW.

22b. Please make your best estimate of your spouse's total 1982 income from salaries and wages, before taxes.
$_____

23. What type of school are you now attending?
____A private trade, business or vocational school
____A degree granting college, university, or a community college

23a. Do you attend full-time or part-time?
____Full-time (24 or more clock hours per week or 12 or more credit hours per session)
____Part-time (23 or less clock hours per week or 11 or less credit hours per session)

23b. How many months, from beginning to end, does the program you are in last?
_____

23c. Do you attend full-time or part-time?
____Full-time (12 or more credit hours per session)
____Part-time (11 or less credit hours per session)

23d. What is your current class standing?
____Freshman ____Sophomore
____Junior ____Senior
____Undergraduate with bachelor's degree
____Graduate school student
____Professional school student (i.e., law, medical, etc.)

THANK YOU. PLEASE RETURN THE COMPLETED QUESTIONNAIRE IN THE ENVELOPE PROVIDED TO:

Arizona Commission for Postsecondary Education
1937 West Jefferson
Phoenix, Arizona 85009